# 2015

## City of Seattle – Benefits at a Glance (Employees with *Most* Benefits)

**Eligibility:** For new hires and their dependents, coverage begins on your first day of employment if that date is: the first calendar day of the month designated as a City business day, or the first calendar day of the month designated or recognized as the first working day for the shift to which you are assigned. If your employment begins after this date, your coverage will begin the first day of the following month.

Eligible Dependents: Your spouse or domestic partner, your birth or adopted children or children placed for adoption, your domestic partner's children who live with you, step children who live with you, and any child for whom you are legal guardian or for whom coverage is required by a Qualified Medical Support Order. Adult children are eligible for coverage if they are under age 26. If you add dependents, you'll be asked for documentation to prove their eligibility for City coverage

#### Dental

You may select from two dental plans – Delta Dental of Washington, or Dental Health Services, a managed care plan. The dental plans include coverage for eligible dependents. The premium is covered in full by the City of Seattle.

#### Vision

The City offers Basic and Buy-up vision plans through VSP. Annual eye exam is covered every calendar year for both plans. Prescription eye glasses or contact lenses are covered every other year for the Basic plan and every year for the Buy-up plan. The premium is paid in full by the City for the Basic plan; the employee contributes \$13.22 for the Buy-up plan.

#### Medical

You may select from four medical plans – the Group Health Cooperative Standard Plan, Group Health Cooperative Deductible Plan, City of Seattle Preventive Plan, and City of Seattle Traditional Plan. The monthly cost to you for each of the plans is as follows:

	Employee's Monthly Premium Contribution for Coverage	
Medical Plan	Employee *	Employee with spouse/domestic partner*
City of Seattle Preventive	\$48.12	\$98.50
City of Seattle Traditional	\$ 0.00	\$32.34
Group Health Standard	\$48.40	\$99.90
Group Health Deductible	\$25.00	\$56.92

<sup>\*</sup> with or without children

## Flexible Spending Accounts (FSA)

The City offers a Health Care and Dependent Care FSA. The Health Care FSA allows you to use pre-tax dollars to receive reimbursement for eligible medical, dental, and vision expenses. The Dependent Care FSA allows you to receive reimbursement for eligible day care expenses for

your dependent child up to age 13, disabled spouse/domestic partner, or dependent parent. You can elect a minimum of \$120 up to \$2,500 per year for the Healthcare FSA and \$5,000 for the Dependent Care plan. If you elect to participate in this plan and want to continue your participation, you will need to re-enroll each year during the City's open enrollment period.

You may roll over up to \$500 of unused Health Care funds from the current plan year into the following plan year if the rollover results in a minimum account size of \$120.

## **Basic Long-Term Disability Insurance**

If you become disabled, after a 90-day waiting period, the plan will pay you a basic benefit of \$400 a month while you are unable to work. The basic long-term disability premium is paid in full by the City You have the option to purchase supplemental long-term disability benefits (see below).

## **Supplemental Long-Term Disability Insurance**

You can purchase supplemental long-term disability coverage to provide you with up to 60% of your base salary over \$667 up to a maximum of \$8,333 per month.

#### **Basic Group Term Life Basic Insurance**

You can select from one of two plans – Basic Group Term Life Insurance which is one-and-a-half times your annual earnings or Limited Basic Group Term Life Insurance of \$50,000. The City will contribute 40% of the cost for the Basic Group Term Life Insurance. You have the option to purchase Supplemental Group Term Life Insurance (see below).

## **Supplemental Group Term Life Insurance**

If you elected Basic Group Term Life, you may purchase supplemental term life insurance for yourself, spouse/domestic partner, and children. The maximum amount of life insurance available for you is four times your annual income, for your spouse/domestic partner it is 50% of the amount of coverage you elect for yourself, and \$2,000, \$5,000 or \$10,000 for child(ren).

# Accidental Death and Dismemberment Insurance (AD&D)

You may purchase AD&D insurance for yourself, or for you and your family. Coverage is available from \$25,000 to \$500,000.

### **Retirement Benefits**

# Seattle City Employees' Retirement System (SCERS)

Participation is mandatory for non-exempt employees. Participation is optional for exempt employees. As a participant you contribute 10.03% of your salary towards your retirement. Contributions and earnings are tax deferred. You are 100% vested in your contributions and their earnings. The City also pays 14.31% of your salary towards your retirement. You become vested (eligible for a monthly benefit at retirement age) at five years of service. If you leave City employment before retirement and withdraw your contributions, you will not be entitled to any of the City's contributions.

SCERS has reciprocal agreements with the Washington State Retirement System and with the retirement plans for Tacoma and Spokane city employees. Your total service under all retirement plans is included to qualify for retirement and the final average salary will be based on your highest salary, regardless of which system you are on at the time you retire. A withdrawal of your benefits from any of the plans voids inclusion of your service. If already withdrawn, you may be able to restore your benefits by contacting the applicable plan administrator.

You have the option of saving more for your retirement through the City's Voluntary Deferred Compensation Plan (see below).

### **Voluntary Deferred Compensation Plan**

Enrollment in the City's 457 Deferred Compensation Plan is voluntary. You are allowed to contribute through payroll deductions. You decide the dollar amount, contribution type and investments options. You may contribute as little as \$10 per paycheck. Enrollment and contribution changes may be made at any time. The City does not match employee contributions.

### **Work/Life Programs and Benefits**

### **Employee Assistance Program (EAP)**

EAP is a referral and counseling service for you and household members. Receive confidential assistance for personal issues, such as stress,

depression, family/relationship problems, and financial counseling. Each household member is eligible for six free one-hour sessions per issue per year.

## **Transportation**

The City of Seattle encourages employees to use alternatives to driving alone to work. City of Seattle employees are eligible to receive an ORCA Passport which pays full fare for all landbased transit. Employees who use the ferry may instead choose to receive up to \$90 per month towards a WA State ferry pass. City employees that use the transit system, carpool, and/or bike to work are also eligible for a guaranteed ride home and may also receive discounted membership in ZipCar and Car2Go.

Visit your employee transit benefit website: mytrips.seattle.gov to find out more about your program.

#### **Holidays**

The City observes 10 official holidays and 2 personal holidays. An official holiday that falls on a Saturday will be observed on the preceding Friday. An official holiday that falls on a Sunday will be observed on the Monday immediately following. Employees may take their personal holidays at any time with supervisory approval.

#### **Vacation**

Eligible City employees accrue vacation based on hours on regular pay status. The amount of vacation earned depends on the employee's length of service—from 12 days per year for a new employee to 30 days per year after 29 years of employment. Unused vacation hours carry over each year, up to a maximum.

### **Sick Leave**

City employees accrue sick leave based on the number of regular hours worked. Full-time employees earn 96 hours of sick leave per year. You may carry over your unused sick leave, there is no maximum accumulation.

### **Other Leaves**

The City also provides the following paid and unpaid leaves: funeral leave, Family and Medical Leave, pregnancy disability, jury duty, military duty leave, transplant donor leave, unpaid personal leave, and sabbatical leave.

